

Sally Grossman  
Testimony in favor of S.B. 206  
*An Act Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods for  
Certain Individuals*

My name is Sally Grossman and I am from Windsor. I am writing in support of S.B. 206, expanding pregnancy as a qualifying event to allow enrollment in the healthcare exchange. I will share my story about what happened to me when I found out I was pregnant and didn't have maternity coverage under my existing health plan.

It was in 2012, so the provisions under the ACA that ensured maternity coverage for all those with health insurance had yet to go into effect. I am self-employed so I don't have access to health insurance through work. At the time, I had my own private insurance but because I could not afford much, the plan didn't coverage much, including prenatal care. The first thing I did when I found out I was pregnant was call my insurance company and ask that maternity coverage be added to my plan. I was laughed at and told I didn't qualify due to my preexisting condition, which was my pregnancy. It was at this time I was told about Husky A, which is Medicaid for low-income parents, children, and expectant mothers. Because my income qualified me for the program, I was allowed to enroll which meant I was completely covered for all my prenatal care.

I was hospitalized twice during my pregnancy, not including labor and delivery. Once was for a stomach virus that left me so dehydrated, I had to have IV fluids administered. The other was for pre-term labor. I spent 3 days in the hospital while the doctors successfully stopped the contractions and I ended up carrying my son to full term. Once I was in labor, my doctors determined the umbilical cord was wrapped around my baby's neck, so an emergency C-section was performed. My son was born completely healthy, which I attribute to the amazing prenatal care I received that was made possible because of my Husky A coverage.

Had I not qualified for Husky A coverage, I would have been left with no option to purchase maternity coverage. I would have either had to terminate my pregnancy, forgo maternity care altogether, or have ended up tens of thousands of dollars in debt. None of those options should be acceptable options for women in Connecticut. Allowing pregnancy to be a qualifying life event would help ensure more children are born healthy and more women receive the care they need.

Thank you for your time and consideration.